

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

FERNANDO TORRES

Debtor(s)

Case No. 16-34228-JNP

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2016.
- 2) The plan was confirmed on 02/15/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2018.
- 5) The case was Converted on 07/01/2020.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,640.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,058.00
Less amount refunded to debtor	\$166.68

**NET RECEIPTS:** **\$21,891.32**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,339.54
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,747.86
Other	\$881.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,968.40**

Attorney fees paid and disclosed by debtor: \$290.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RESOLUTION SERVICES	Unsecured	957.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE, LP	Unsecured	NA	52.45	52.45	0.00	0.00
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ARBOR GREEN CONDOMINIUM ASSO	Secured	8,000.00	7,666.50	7,666.50	4,698.10	0.00
CITY SELECT AUTO SALES	Secured	7,200.00	NA	NA	0.00	0.00
COMCAST	Unsecured	163.00	NA	NA	0.00	0.00
EDGEWATER PARK SEWERAGE AUTH	Priority	105.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	150.00	NA	NA	0.00	0.00
FIRST CREDIT SERVICES	Unsecured	163.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	406.00	439.28	439.28	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,266.00	2,330.10	2,330.10	0.00	0.00
QUICKEN LOANS, INC.	Secured	114,000.00	125,337.01	16,256.61	10,224.82	0.00
STELLAR RECOVER	Unsecured	163.00	NA	NA	0.00	0.00
U.S. BANK CUST FOR PC6 STERLING	Secured	732.00	1,013.16	0.00	0.00	0.00
VW CREDIT, INC.	Unsecured	22,000.00	22,955.80	22,955.80	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$23,923.11	\$14,922.92	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,923.11</b>	<b>\$14,922.92</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,830.08</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$6,968.40</u>		
Disbursements to Creditors	<u>\$14,922.92</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$21,891.32</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/04/2020

By: /s/ Isabel C. Balboa

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.